NEW BEDFORD CREDIT UNION
Loan Services Representative

JOB TITLE/DEPARTMENT
Loan Services Representative/Lending

CLASSIFICATION
Non-exempt

POSITION TYPE/EXPECTED HOURS OF WORK
Full-time/36-40 hours weekly

AUTHORITY AND REPORTING RELATIONSHIP
The Loan Services Representative reports to the Lending Manager.

AMOUNT OF INDEPENDENT ACTION OF THE POSITION
Approval required when solution is not within normal policies and procedures.

SUMMARY/OBJECTIVE
This position is responsible for reviewing loan files for complete and accurate underwriting to conform to established policies and procedures. This position is also responsible for the loan collection activity of the Credit Union.

ESSENTIAL FUNCTIONS
- Review of loan files for complete and accurate documentation (quality control).
- Uploading and storing supporting loan documents on WyComm.
- Tracking and releasing titles including electronic titles.
- Assisting with Credit Committee report preparation.
- Assist in bankruptcy filings.
- Assist in handling consumer credit history disputes (e-Oscar).
- Assist in filing insurance claims; process payments and opt-out requests.
- Monitor existing insurance coverage.
- Assist in processing incoming mail (ex. insurance cancellations, etc.)
- Assist in denied/cancelled loan tracking; assist in monitoring ECOA.
- Perform collections calls as needed.
- Assist with charge off and repossession.
- Process attorney collection checks.
- Assist in posting participation loan payments.
- Review various loan reports daily.
- Perform appropriate maintenance on member related accounts as needed.
- Assist in answering member telephone inquiries, as needed.
- Ensure accurate credit reporting and error resolution in accordance with FCRA.
- Reporting cancellation of debt.
- Process funding packages for indirect program.
- Compliance with Bank Secrecy Act, OFAC and USA PATRIOT Act including Member Identification Program, member due diligence, identifying high risk accounts, reporting suspicious activities to Supervisor or BSA Officer. Comply with USA Patriot Act when identifying loan applicants. Ensure all checks disbursed to vendors comply with OFAC regulations.

QUALIFICATIONS
- High school graduate or GED.
- 3-5 years prior experience in financial services preferred, or equivalent experience could be substituted with educational background in business administration or management.

- Knowledge in lending regulations to include, but not limited to, Truth in Lending, RESPA, FCRA, FDCPA, Fair Lending Laws, ECOA, etc.
- Computer proficiency required (Excel, Word, Outlook, etc.).
- Collections experience a plus.
- Intermediate skills related to Microsoft Office applications.

COMPETENCIES

- Positive, professional business relationships within the credit union.
- The ability to work independently and take-on additional projects as assigned.
- The ability to meet deadlines.
- Strong organizational skills.
- Excellent oral and written communication skills.
- A strong commitment to achieving personal growth and success.

WORK ENVIRONMENT

This job operates in a professional office environment. This role routinely uses standard office equipment such as computers, phones, photocopiers, filing cabinets and fax machines.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. While performing the duties of this job, the employee is regularly required to type, file or lift office supplies up to 20 pounds. The employee is frequently required to sit, stand, walk, bend, talk, hear, use hands to finger, handle or feel; and reach with hands and arms.

OTHER DUTIES

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

New Bedford Credit Union is an equal opportunity employer and does not discriminate against otherwise qualified applicants on the basis of age, race, color, disability or handicap, gender, sex, sexual orientation, religion or creed, ancestry or national origin, military or veteran status, marital status, gender identity of expression, genetic information, pregnancy and pregnancy-related conditions, or any other characteristic protected by law.

It is the policy of NBCU to provide reasonable accommodation for qualified employees with disabilities. If you need accommodation to perform the essential functions of your position, please contact Human Resources directly. Full-time employees are offered a competitive salary commensurate with experience and a comprehensive benefits package including health, dental, short & long term disability, term life insurance, AD&D insurance, 401 (k) plan, and tuition assistance.

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee Signature _____ **Date** _____

Employee Name (printed) _____